

Chapter V

Housing

The Housing goals were developed out of a combination of Phase I surveys, workshops and Vision Statement goals, and the Phase II Housing and Urban Village workshops, housing walking tour and work group discussions. In both Phase I and II, surveys and community comments continually turned to housing affordability and character. Surveys also indicated a need for affordable housing for a greater diversity of incomes, ages, and families, and a desire to maintain the single-family character and architectural quality of Wallingford.



Planning Background

A Housing Profile (Appendix A) evaluated the city's housing targets, existing zoning, and potential future conditions to establish that the area did, in fact, have ample zoning to meet growth beyond the city's target, and did in fact have several sources of moderate income housing in addition to its traditional and recognized single-family bungalow.

Discussions in the community leading up to the development of alternatives delved further into this difficult topic and found some divisions within the community.

One resource person at a Housing Workshop held early in the process threw out a challenging statement "There is no real constituency for affordable housing." By this he meant that current neighborhood residents are ambivalent because growing housing values add to their estates, low-income housing providers are focused on the area of the market where they get their funding, and developers and financial institutions (when housing pressures allow them to) focus on the higher end of the market because it is more profitable and reliable. This leaves the people in the lower middle, whom affordable housing is intended to serve, without a true advocate. These families, because they are typically young and renters, have no geographic base and little organized political strength to carry forward a consistent advocacy, and there is no one with an undiluted interest to clearly and forcefully advocate for them.

This ambivalence may be reflected in the difference between the housing goals, which are broad and reflect the highest concern of the community about diversity and affordability, and the lack of consensus about specific strategies to address these goals. Indeed, at the workshop, the most intriguing question was whether there was an addressable problem regarding housing at all.

Some community members recommended zoning changes to accommodate a greater variety of housing types in the community, and to support home ownership at lower levels of income. While this idea received a slim majority of support when presented at the alternatives event, other community members expressed the opinion that localized strategies, particularly zoning changes, could do little to arrest the trends toward increasing housing prices, and would most likely result in more profit for the developers of the housing. Many felt that the jobs/housing imbalance in the city created upward pressure on housing prices that would overwhelm any local efforts. This notion is supported by regional data suggesting that Seattle housing prices are directly related to the rate of employment growth. In the end, no consensus for zoning changes could be arrived at, though the possibility of downzoning some L-2 areas to RSL zoning in the future was held as a possibility based on conditions in the neighborhood.

Likewise, early discussions focused on the idea of active partnering with Community Development Corporations, or even creating a new one, to *intervene* in the market to help ensure affordability over the long term. Ultimately, however, there was not enough trust in creating a new non-profit corporation, and many held to the idea that there were ample opportunities in the current market for a variety of types of families to rent or own in the Wallingford area. New multi-family units along Aurora, and the housing stock along I-5 and near the Fremont industrial areas were cited as areas where students, new families, and others could find affordable housing. Again, consensus on a pro-active strategy was unavailable, though the community appears committed to the broad goals.

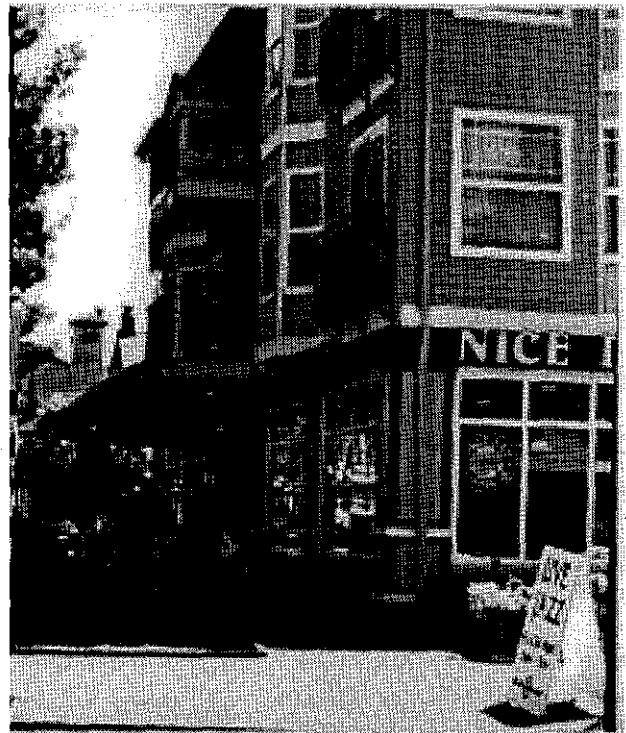


Figure V-2: Housing over retail is a preferred housing style in the City's comprehensive plan

Recognizing, however, that the community perception ran counter to city-wide perceptions, a series of benchmarks were proposed to evaluate the housing conditions in Wallingford over a longer term. The plan recommends that these benchmarks be evaluated every three to six years over the life of the plan to see whether progress is being made toward Wallingford housing goals. If progress toward those goals is not being made, it is recommended that new strategic options be brought before the community for discussion and possible adoption.

While there are few housing strategies that require significant new resources, there is envisioned to be a community stewardship organization — presumably WEaving Wallingford (see Chapter XIII) — that will work with developers, the City, realtors, and non-profits to implement the goals of the plan, and will ensure the monitoring functions implied by the benchmarking.

Housing Strategy

The key Housing goals and proposals recognize that Wallingford has ample zoning capacity to more than fulfill its Comprehensive Plan growth target for housing. Additional growth beyond



Figure V-3: Mixed single- and multi-family housing along N. 34th providing affordable homes, and extending tenancy by providing housing to serve residents at all the stages of life.

those targets should be tied to decisions affecting public investments in infrastructure, services and amenities that are necessary, under the City's Comprehensive Plan rationale, to serve the additional population. Capital investments should be concentrated in the areas where future significant residential growth is expected.

Wallingford is also committed to seeking ways of meeting the needs of diverse populations and families, and exploring innovative approaches to

This strategy will include the following:

- Participation in a City sponsored Accessory Dwelling Units (ADUs) demonstration project that will provide consumer-friendly loan packages and technical support to groups such as elderly home owners and low-income residents. It will strategically locate ADUs throughout the Wallingford Planning Area. However, participation in the program should be accompanied by strict enforcement of owner-occupant and off-street parking requirements.
- Seek opportunities to work with non-profit housing organizations, Shared Equity Partners, Real Estate Investment Trusts (REITs), Co-Housing groups, Federal and City sponsored first-time buyer programs and special needs providers to locate housing within the Residential Urban Village boundaries. The community is particularly interested in encouraging housing types and strategies that allow residents ownership and equity investment in the neighborhood
- Encourage and allow live-work interim use of commercial space in mixed-use multi-family development, where the viability of ground floor exclusive commercial use is questionable

except in areas where single-purpose residential structures are discouraged by Wallingford's Urban Village policies (see Chapter IV).

The final leg of the Wallingford housing strategy is to make certain that new housing developments in the community serve the overall community sense of design and esthetics — building “neighborhood” as we build housing. This — coupled with the recommended strategy of timed capital investments to serve new growth — is likely to create greater community acceptance and enthusiasm about new housing growth.

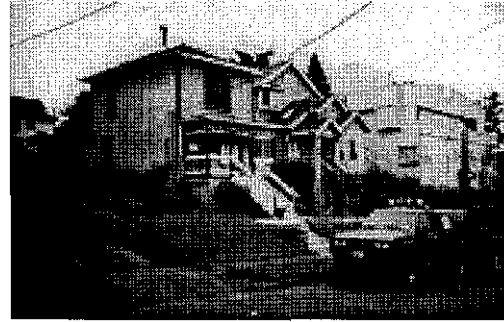


Figure V-4: A mix of housing styles

To accomplish this goal, the plan recommends creating specific neighborhood design guidelines for multi-family and commercial development, expanding the Design Review process to include all multi-family, neighborhood commercial, and commercial zones, and developing a simplified design review process for smaller projects using neighborhood design guidelines (see Chapter IV).

Complete Housing Goals and Policies:

H-1: Accept More Housing Growth than City Target

Wallingford has ample capacity for housing development both within the Residential Urban Village and throughout the neighborhood. Wallingford has already met the target projected for the Village, and demand for additional units is high. Since Wallingford expects to easily develop beyond the level projected in the Comprehensive Plan during the planning period, no land in Wallingford needs to be rezoned to allow higher housing density.

With its current zoned capacity, the Wallingford Residential Urban Village will likely accommodate some 200-300 units of new housing above the growth estimate. Since this represents a share of the growth currently anticipated for other neighborhoods in Seattle, the City should evaluate amending the quotas for other neighborhoods accordingly.

At the same time, it is incumbent upon the city — legally and politically — to ensure that growth beyond Comprehensive Plan targets is expeditiously accompanied by additional City investments in neighborhood facilities and infrastructure. Without a strong, binding commitment to these investments from the city, there is strong sentiment within the neighborhood to press for a moratorium on new permits until such time as those additional investments are secured. The basis for this action would be in the strong language regarding concurrency in the State Growth Management Act.

Tactics:

- 1.1 Adopt City policy directing City departments to give greater priority to those neighborhoods exceeding their Comp Plan quotas for new housing units, or accept growth above targets only on the condition that the city invest in streetscape

improvements, open space and community facilities in the high-growth areas of the neighborhood,

Benchmarks:

- *Number of new units in the urban village;*
- *Total number of new units in the Wallingford planning area;*
- *City Investment in Wallingford.*

H-2 Home Ownership Increase

In 1990 approximately 46% of Wallingford's residents lived in homes they owned. Trends projected by the City show that number is expected to decline as home ownership declines citywide. Home ownership provides the most certain way of ensuring long term affordability of housing, creates an equity stake for those who own, and helps ensure a strong interest in sustaining the qualities of the community that we hold dear. It is Wallingford's goal to substantially increase the rate of home ownership by the end of the planning period.

Tactics:

- 2.1 Provide seminars, or a housing and home ownership center, for people who need assistance buying in Wallingford to link them to information resources as well as possible financial assistance;
- 2.2 Encourage development of condominium, co-op, and townhouse alternatives through incentives, negotiation, and activities linking financial institutions to potential developers;
- 2.3 Develop and encourage equity-sharing, and homeownership assistance programs in Wallingford and throughout the city.

Benchmarks:

- *Home ownership rates.*

H-3 Rental Livability

Wallingford is expected to remain a place where a majority of residents are renters. It is Wallingford's goal to ensure that all residents, and particularly those who rent, have adequate access to public necessities (such as streets, parks, open spaces, library, and public meeting rooms), as well as to amenities that increase livability. This is intended to facilitate an increase in long term tenancy in the neighborhood. It is also important to incorporate renters into the life of the whole community in more specific and accessible ways.

Tactics:

- 3.1 Develop an urban amenity preference



Figure V-5: Attractive three-story multi-family housing.

list for areas where there is the greatest concentration of multi-family rental housing to make certain that those areas are not undeserved by public amenities and facilities. The preference list would include: high street and sidewalk maintenance values, location of a P-Patch nearby, streetscaping for open space, playgrounds, and walking/bike paths.

Benchmarks:

- *Average length of tenancy rates;*
- *Vacancy rates.*

H-4 Accessible Units

Because Wallingford has many older single-family and multi-family structures, and many of these are built on steeply sloping lots, we have few ADA accessible dwellings for rent or sale. Such limitations make it difficult for some individuals with disabilities to find a place to live in Wallingford, or to remain here after becoming disabled.

Tactics:

- 4.1 Develop a volunteer base to help adapt homes to ADA accessibility;
- 4.2 Obtain private or public grant funds to help elderly or fixed income disabled persons adapt their homes.

Benchmark:

- *number of ADA accessible units.*

H-5 Housing for a Wide Range of Incomes

Wallingford currently has a wide range of income levels in its population; however, new purchasers in the neighborhood must generally be of upper middle income to afford current prices. In time, the diversity that gives Wallingford its character could be lost. It is Wallingford's goal to ensure that at least 15% of the housing sold in Wallingford will be affordable to families earning 75 to 100% of median income, 10% affordable to people earning 75% or less of the median income, and 5% of the of the units affordable to people earning less than 50 0% of the median income. A prevailing current tactic for housing affordability is increasing unit density in multi-family zones. While unit size is an excellent predictor of construction cost in new units, it is not always a good predictor of per capita cost (for instance two persons sharing a larger two bedroom unit may each pay less for housing than one person renting a studio apartment)

Tactics:

- 5.1 Work with non-profit housing developers to create housing to "fill in the gaps,"
- 5.2 Encourage and/or develop programs for subsidized ownership housing,
- 5.3 Develop a Homeownership Assistance Center.
- 5.4 Participate in the City's Accessory Dwelling Unit pilot program and make it available throughout the Wallingford Planning Area (not just the designated Urban Village) to provide assistance for those wishing to develop accessory units in their single-family homes.

Benchmarks :

- *Average cost of housing units sold, referenced to number of persons per household, compared to median income levels,*

- *Sales and rental data.*

H-6: Racial and Ethnic Diversity

Wallingford's racial and ethnic diversity is not as great as that of the city of Seattle as a whole. Wallingford's citizens have indicated that greater diversity should be encouraged and supported for several reasons, including the benefits of racially balanced neighborhood school enrollment. Seattle's population is generally expected to become more diverse. It is Wallingford's goal to increase the percentage of non-caucasian population by at least 5% more than trendline estimates during the planning period.

Tactics:

- 6.1 Ensure community-wide celebrations and activities acknowledge and encourage participation by racial and ethnic minorities;
- 6.2 Support and model racial tolerance among neighbors.

Benchmarks:

- *Census estimates of racial constellation in Wallingford and overall Seattle trends.*

H-7: Encourage Family Housing

Wallingford's average household size is about on par with Seattle as a whole, and is expected to shrink over the planning period. Wallingford recognizes that this reflects, in part, on the desirability of the neighborhood as a place to raise children. It is Wallingford's goal to reverse the trend toward fewer families with children in our neighborhood. Wallingford would view such a reversal as a measure of success, as Wallingford citizens want a neighborhood which can sustain families from one generation to the next.

Tactics:

- 7.1 Encourage new housing units be constructed with larger number of rooms,
- 7.2 Provide more playgrounds and children's facilities near new housing development.

Benchmark:

- *Census data and estimates,*

H-8 Lifespan Housing Opportunities

Wallingford currently has a diverse range of ages among its residents, but this maybe changing. Many older people, especially those on fixed incomes, live in homes they could not now afford to buy, and for which they sometimes have trouble paying taxes. In addition, young people often cannot afford to buy in Wallingford. Many young people who do live here are renting while attending school, even as others who grew up here must look outside the neighborhood to find affordable homes. Finally, the housing types being built in the neighborhood may limit the availability of housing for families with children, further limiting future age diversity. It is Wallingford's goal to sustain a distribution of age groups residing in Wallingford that is reflective of American society as a whole. In particular, this means watching the numbers of elderly adults, young adults, and children in the neighborhood and taking steps to ensure that there housing options to meet their needs at every stage of life.

Tactics:

- 8.1 Develop a “helpers group” for elderly people who want to remain in their homes but cannot maintain them on their own;
- 8.2 Actively seek developers who will build housing that provides for needs of elderly, families with young children, and first-time homebuyers.

Benchmark:

- Census *data*.

H-9: Accommodate and Encourage Home Businesses:

Wallingford has over 800 home businesses now, and the number of people working from their homes at least part of the workweek is likely to continue to grow. This trend could have positive implications for overall neighborhood business development, traffic circulation, and the building of a stable and sustainable community. Home businesses can make a home more affordable, and allow flexibility for caring for children or elders in the home. We recognize that reasonable limits on the scale of such businesses are necessary to control impacts that might occur as such businesses begin to grow. It is Wallingford’s goal to increase development of home businesses that do not adversely affect the character of the residential community.

Tactics:

- 9.1 Develop network among current and potential Wallingford home business operators to share ideas, resources; see business health
- 9.2 Encourage larger units in new multi-family housing to allow for home-based businesses.

Benchmarks:

- *Business licenses for businesses in residential zones;*
- *Complaints about Wallingford home businesses to DCLU.*

Proposal HS #1: Accessory Dwelling Unit Assistance Program

Accessory Dwelling Units (ADUs) can help Wallingford to achieve housing goals and realize the overall vision of in the Wallingford plan. The ADU assistance strategy is patterned after a proposal developed by the City of Seattle Department of Health and Human Services (DHHS) and suggested to the neighborhood during the planning process.

Wallingford wants to be a neighborhood that accommodates diverse economic, social and ethnic backgrounds and people of all ages. Part of the Wallingford vision is also to preserve the single-family character that comprises much of the neighborhood, but there is awareness that this limits the availability of land for new housing.

ADUs are one means of providing additional, affordable housing units that would not displace our lovely older housing stock, and can be designed to fit with the character of single-family areas almost without being detected. However, the obstacles to converting a portion of a home to an ADU are many, and those that could most benefit often do not have the resources to make the conversion. Pursuing DHHS’s proposal to help establish a pilot program to assist people in creating ADUS, the Wallingford plan makes the following proposal.



Figure V-6: This accessory dwelling unit fits into the neighborhood, and creates affordable housing at the same time.

Objective Facilitate the creation of 25 ADUs in Wallingford, in and outside of the urban village boundaries.

Target population Existing homeowners or prospective first time homeowners of single-family detached homes in the Wallingford planning area with incomes less the 12-% o median income for the City of Seattle, with emphasis on elderly and lower income people,

Table of services **Services** would be initiated by an outreach program to the targeted families and populations, and followed up through an assistance officer housed in DHHS, who would assist families in developing ADUS in their homes. The following table outlines services which we believe would facilitate people in the target population to create new ADUs,

Table : Services anticipated with ADU conversion program

WHO WOULD RECEIVE 1 ST TIME HOMEOWNER; SENIORS OVER 60; BELOW MEDIAN INCOME	
ACTIVITY/SERVICE	WHO COULD PROVIDE
Outreach to targeted groups	OHHS, Community
Feasibility analysis	DHHS, Contractor
Design assistance	Contractor, DCLU
Permitting assistance	Contractor, DCLU
Assistance intending financing	DHHS
Direct financial aid	DHHS
Construction management assistance	Contractor, OCLU
Construction	Community, Contractor
Training in rental management	DHHS, Community
Assistance with rental management	DHHS, Community

The Wallingford community has many people with skills that could assist people in making such conversions. We believe that volunteers could provide assistance in some of the areas as noted above. The Wallingford area is serviced by contractors who might benefit from a cooperative arrangement where this program would recommend contractors who had qualifications and agreed to provide some of the assistance needed to help people make the ADU conversions